

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
JANUARY 31, 2007, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>BANK APPLICATION</u>		
12-22-06	BlackRidge Financial, Inc., Fargo, to organize a new state-chartered banking association to be known as BlackRidgeBANK, Fargo	To be acted on by State Banking Board 3-6-07
12-22-06	Application by James K. Laducer, Kenneth L. Davis, Phyllis A. Jollie, and Gerald P. Willer to organize a new state-chartered banking association in Belcourt	To be acted on by State Banking Board 3-29-07
<u>FACILITY APPLICATION</u>		
12-1-06	Northland Financial, Steele, to establish a facility at 1313 Skyline Boulevard, Bismarck	Comment period ends 2-14-07
12-20-06	Cornerstone Bank, Enderlin, to establish a facility at 502 Main Street, Lisbon	Approved by Commissioner 1-12-07
<u>INTERSTATE BRANCH</u>		
1-19-07	State Bank & Trust, Fargo, to establish an interstate branch at 128 W Cavour Ave, Fergus Falls, MN	Preliminary application
<u>CHANGE OF CONTROL</u>		
12-18-06	Dan L. Rorvig, Teresa L. Rorvig, Robert J. Fossum and Troy D. Olson, to acquire McVile Financial Services, Inc.	Approved by State Banking Board 1-11-07
<u>NAME CHANGE</u>		
12-22-06	North Dakota Air National Guard Credit Union, Fargo, to change its name to Freedom Community Credit Union, Fargo	To be acted on by State Credit Union Board 3-2-07

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The following is compiled from the Office of the Comptroller of the Currency Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.

Alerus Financial, National Association, Minnetonka,
MN, merged into Alerus Financial, National
Association, Grand Forks

Approved 12-7-06

USURY

The usury rate for unregulated lenders the month of February 2007 is **10.429%**.

Please provide your email address to Suzette Richardson at srichardson@nd.gov if you would prefer to receive this Bulletin by email.